

**Information to identify the case:**

Debtor 1	<u>Maurice R. Grassia</u>	Social Security number or ITIN	xxx-xx-5707
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Debrah J. Grassia</u>	Social Security number or ITIN	xxx-xx-3677
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 17-14936-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Maurice R. Grassia aka Maurice R. Grassia Jr., dba Peter's Barber Shop	Debrah J. Grassia aka Debrah Grassia
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5/8/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
District of New Jersey

In re:  
Maurice R. Grassia  
Debrah J. Grassia  
Debtors

Case No. 17-14936-ABA  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 41

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.  
db/jdb

aty +Maurice R. Grassia, Debrah J. Grassia, 291 Glennwood Avenue,  
Woodbury Heights, NJ 08097-1505  
+Phelan Hallinan Diamond & Jones, P.C., 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
cr +Capital Bank of New Jersey, 175 South Main Road, Vineland, NJ 08360-7901  
cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
Mt. Laurel, NJ 08054-3437  
cr +DITECH FINANCIAL LLC FKA GREEN TREE SERVICING LLC, Phelan Hallinan & Schmieg, PC,  
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
lm +Ditech, 1100 Virginia Avenue, Suite 100-A, Fort Washington, PA 19034-3277  
cr Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154, Rapid City, SD 57709-6154  
516834047 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
516761925 +Capital Bank of New Jersey, 175 S. Main Road, P O Box 690, Vineland, NJ 08362-0690  
517752965 DITECH FINANCIAL LLC FKA GREEN TREE ET.AL., DITECH FINANCIAL LLC, P.O. BOX 6154,  
RAPID CITY SD 57709-6154  
516699447 +Ditech Fianacial LLC, f/n/a Greentree Servicing LLC, David Schneider, Pres. of Servicng,  
1100 Virginia Avenue, Suite 100A, Fort Washington, PA 19034-3276  
516793350 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
516699450 Emergency Care Services of NJ, 3585 Ridge Park Drive, Akron, OH 44333-8203  
516699449 Emergency Care Services of NJ, Attn: Billing / Bankruptcy Depts, PO Box 636086,  
Cincinnati, OH 45263-6086  
516699452 +Management Services Inc., c/o NCB Manangement Services, Inc., PO Box 1099,  
Langhorne, PA 19047-6099  
518654219 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
518654220 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826,  
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
516699453 +Peter Scaffadi, 870 Mantua Blvd, Sewell, NJ 08080-1344  
516699454 +Phelan, Hallinan, Diamond & Jones, PC, 400 Fellowship Road, Ste. 100,  
Mount Laurel, NJ 08054-3437  
517908458 +RAS CITRON, LLC, BANKRUPTCY DEPARTMENT, 130 CLINTON ROAD, SUITE 202,  
FAIRFIELD, NJ 07004-2927  
518585760 +U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
518585761 +U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84115,  
U.S. Bank Trust National Association, as, 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2020 22:51:39 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 08 2020 22:51:35 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
lm +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America NA, 7105 Corporate Drive,  
PTX-B-209, Plano, TX 75024-4100  
516720206 EDI: AIS.COM May 09 2020 02:33:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
516699441 EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America, Attn: Bankruptcy Department,  
PO Box 982236, El Paso, TX 79998-2236  
516699440 +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of Ameica NA, 9000 Southside Blvd,  
Jacksonville, FL 32256-6705  
516699442 +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America, 4909 Savrese Circle,  
Tampa, FL 33634-2413  
516699443 +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America, Attn: Bankruptcy Department,  
Mail Stop CA6-09-01-23, 400 National Way, Simi Valley, CA 93065-6414  
516699444 +EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America Home Loans, Attn: Bankruptcy Dept.,  
7105 Corporate Drive, PTX-B-209, Plano, TX 75024-4100  
516763896 EDI: BANKAMER.COM May 09 2020 02:33:00 Bank of America, N.A., PO Box 31785,  
Tampa, FL 33631-3785  
516904593 EDI: BL-BECKET.COM May 09 2020 02:33:00 Capital One, N.A., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
516699446 +EDI: CONVERGENT.COM May 09 2020 02:33:00 Convergent Outsourcing, Inc., 800 SW 39th Street,  
Renton, WA 98057-4927  
516699445 EDI: JPMORGANCHASE May 09 2020 02:33:00 Chase Card Member Services,  
Attn: Bankruptcy Dept, PO Box 15548, Wilmington, DE 19850-5548  
516699451 E-mail/Text: bncnotices@becket-lee.com May 08 2020 22:51:14 Kohl's,  
Attn: Bankruptcy Department, PO Box 3043, Milwaukee, WI 53201-3043  
516699455 E-mail/Text: info@phoenixfinancialsvcs.com May 08 2020 22:51:01 Phoenix Financial Systems,  
8902 Otis Avenue Suite 103A, Indianapolis, IN 46216-1009  
516935192 EDI: PRA.COM May 09 2020 02:33:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 08, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516700541 +EDI: RMSC.COM May 09 2020 02:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516699456 EDI: RMSC.COM May 09 2020 02:33:00 Synchrony Bank/Lowe's, Attn: Bankruptcy Department,  
PO Box 965060, Orlando, FL 32896-5060  
516699457 EDI: AISTMBL.COM May 09 2020 02:33:00 T-Mobile Bankruptcy Dept, 12920 SE 38th Street,  
Bellevue, WA 98006

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516699448 ##+DiTech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Andrew M. Lubin on behalf of Creditor Bank of America, N.A. bkecf@milsteadlaw.com,  
alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, as Trustee for  
Towd Point Master Funding Trust 2019-PM8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Harold N. Kaplan on behalf of Creditor DITECH FINANCIAL LLC hkaplan@rasnj.com,  
informationathnk@aol.com  
Harold N. Kaplan on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com,  
informationathnk@aol.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
James Patrick Shay on behalf of Creditor DITECH FINANCIAL LLC shay@bbs-law.com,  
jpshay@gmail.com  
Laura M. Egerman on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Robert Davidow on behalf of Creditor DITECH FINANCIAL LLC FKA GREEN TREE SERVICING LLC  
nj.bkecf@fedphe.com  
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC  
dnj@pbslaw.org  
S. Daniel Hutchison on behalf of Debtor Maurice R. Grassia sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawparal@outlook.com;hutchisonsr39026@notify.bestcase.com  
S. Daniel Hutchison on behalf of Joint Debtor Debrah J. Grassia sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawparal@outlook.com;hutchisonsr39026@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Creditor Capital Bank of New Jersey bkdruziako@aol.com  
TOTAL: 15